(e) Banks issuing credit cards are State Bank of India, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Dena Bank, Vijaya Bank; Punjab National Bank, ICICI Bank, HDFC Bank, Citi Bank, Standard Chartered Bank, HSBC, American Express Bank Ltd. and ABN Amro Bank.

Data on credit card users is not being maintained in the manner asked for.

Cut in rate of interest by Banks

882. SHRI K.B. KRISHNAMURTHY: Will the Minister of FINANCE be pleased to state:

(a) whether the Karnataka Legislature has passed a resolution seeking Centre's intervention to bring down the interest rates charged by Nationalised, Rural and Scheduled Banks from the existing 8 per cent to 6 per cent taking into consideration successive drought; and

(b) if so, the action if any taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The information is being collected and will be laid on the Table of the House to the extent available and admissible.

Merger of RRBs

883. SHRI VIJAY J. DARDA: Will the Minister of FINANCE be pleased to state:

(a) whether he is planning to merge the Regional Rural Banks within a State in three months;

(b) if so, whether this step will not adversely effect the quality of banking facilities in the rural areas as the number of branches may come down thereby making existing "access" becoming difficult; and

(c) what is the percentage or rural population being covered presently by the existing banking facilities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALA.NIMANICKAM): (a) The process for amalgamation of Regional Rural Banks (RRBs) sponsored by the same banks within a State has been initiated.